

# Introduction

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We know that your benefits are important to you and to your family. We also know that you lead busy lives and don't often have a chance to read about your insurance until there is a need to use it. For that reason, we continually try to make the *Insurance Benefits Guide* easier to understand and to use.

In the section "What's New for 2006?" we highlight major changes in our insurance programs. There also are some changes in this book:

- The *Insurance Benefits Guide* has a new look. We hope you enjoy it and find it useful.
- Printed "tabs" along the edge of the pages mark each chapter.
- The new "General Information" chapter contains material that applies to most people covered by programs offered through the Employee Insurance Program (EIP). There you can learn about eligibility, enrollment and COBRA, as well as about programs such as Vision Care and Prevention Partners. The Vision Care chapter has been eliminated.
- The State Dental Plan and Dental Plus are combined in one chapter.
- An Appendix has been created for information that is used less often.

As always, the guide includes explanations of benefits, premium and contact information and an overview of the health plans and other programs offered through EIP. A separate chapter covers retiree benefits.

Remember, only information concerning those programs for which you are eligible and in which you are enrolled applies to you.

We encourage you to review each chapter that applies to you and to discuss your benefits with your family. Pay close attention to copayments, deductibles, pre-authorization requirements and services that may be limited or not covered. We have tried to define, in the text, terms that may not be familiar to some readers. However, if you have questions, check the glossary. Turn to the index for help in locating information about specific topics.

**This booklet contains an abbreviated description of insurance benefits. *The Plan of Benefits Document* on health and dental contains a complete description of the plans. Its terms and conditions govern all health benefits offered by the state. If you would like to review this document, contact your benefits administrator or the Employee Insurance Program.**

**THE LANGUAGE USED IN THIS DOCUMENT DOES NOT CREATE AN EMPLOYMENT CONTRACT BETWEEN THE EMPLOYEE AND THE AGENCY. THIS DOCUMENT DOES NOT CREATE ANY CONTRACTUAL RIGHTS OR ENTITLEMENTS. THE AGENCY RESERVES THE RIGHT TO REVISE THE CONTENT OF THIS DOCUMENT, IN WHOLE OR IN PART. NO PROMISES OR ASSURANCES, WHETHER WRITTEN OR ORAL, WHICH ARE CONTRARY TO OR INCONSISTENT WITH THE TERMS OF THIS PARAGRAPH CREATE ANY CONTRACT OF EMPLOYMENT.**

# Confidentiality Policies

The South Carolina Budget and Control Board Employee Insurance Program (EIP) is committed to protecting the privacy of your health information. EIP receives a copy of your medical claims information and related health information to provide you with health insurance and to assist you in claims resolution. EIP strives continually to ensure its compliance with the Health Insurance Portability and Accountability Act (HIPAA) of 1996, which mandates security and privacy of health information by setting standards for access and distribution of that information.

EIP provides a Notice of Privacy Practices directly to all subscribers covered under the state insurance program. This notice, in brochure form, outlines the situations in which EIP uses and discloses health information. It also outlines your rights with regard to the information and disclosure. A copy of EIP's Notice of Privacy Practices is on page 185. In addition, the EIP Web site, [www.eip.sc.gov](http://www.eip.sc.gov), contains links to forms mentioned in the Notice of Privacy Practices.

If you have any questions about HIPAA, please contact:

Privacy Officer  
South Carolina Budget and Control Board  
1201 Main Street, Suite 300  
Columbia, S.C. 29201  
Phone: 803-734-0600  
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